

testator intended to benefit. Thus, a gift to "the Widows and Orphans Fund" might be claimed with equal confidence by many societies, or "the Royal Blind Society" might be intended for any one of several blind persons' charities. Some charities have a long corporate title, St. Thomas' Hospital and Guy's Hospital for example, and might easily be misdescribed. If there is any doubt, the correct title of the charity should be first ascertained.

In the case of pecuniary (i.e. money) legacies, a testator should always be asked if he intends the legatees to get their legacy in full or whether they are to pay their own legacy duty. This legacy duty—in the case of strangers—i.e. those not related to the testator, amounts to as much as 10 per cent, which means that when a legacy of £100 is given in a will, the legatee gets £90, the other £10 going to the State.

This matter should always be explained to the testator, so that he may consider whether he wants the legatee to get the full legacy (and the duty to be paid out of his (the testator's) residue or the legatee to pay the duty.

The average will directs that the executors shall sell, call in, or convert into money, the testator's residuary estate, and after payment thereof of all

testamentary expenses and debts, and the legacies bequeathed under the will, to divide the residue between the residuary legatees named in the will. It is wise in such cases to ask the testator what is to happen if one of the residuary legatees dies before him. Is the share of such residuary legatee to pass to his or her children or is it to fall into the general fund and increase the share of the